

penalty of perjury, that they were victims of domestic violence and that they or their children would be in physical jeopardy if they were evicted. Thus, this amendment will not allow families to take advantage of the system, but will be life-saving for those who would be in danger if they lost their homes.

We urge you to support Senator Leahy's amendment and provide this much needed assistance to domestic violence victims.

Sincerely,

ALLISON RANDALL,
National Network to
End Domestic Violence.

JILL MORRIS,
National Coalition
Against Domestic Violence.

KIERSTEN STEWART,
Family Violence Prevention Fund.

NATIONAL COALITION AGAINST
DOMESTIC VIOLENCE,
February 28, 2005

Senator PATRICK LEAHY,
Russell Senate Office Building,
Washington, DC.

DEAR SENATOR LEAHY: It is with great support that I write to you on behalf of the National Coalition Against Domestic Violence and the more than 3,000 local shelter programs that we represent to thank you for your efforts to assist those individuals that are or have been impacted by the vast epidemic of domestic violence.

Women fleeing domestic violence make up a significant portion of the homeless population. According to The United States Conference of Mayors (December, 1999) 57 percent of cities surveyed identified domestic violence as a primary cause of homelessness. Therefore, amending the bankruptcy code, as proposed in S. 256, with a provision that provides leniency on persons who are affected by domestic violence would, in fact, help victims to move forward and start new lives. Without the threat of losing their housing victims will not be forced to a situation where they are homeless or returning to their abuser.

Victims of domestic violence often cannot find adequate housing. One very important reason is that affordable, long term housing is not available in their communities. If housing is available there are often long waiting lists or the abuser is able to quickly locate and begin abusing the survivor at her new residence. Secondly, due to the fact that batterers frequently harass their victims at work, survivors are often fired or cannot maintain steady employment resulting in loss ability to pay for housing. Lastly victims of domestic violence are forced to remain in abusive relationships because of financial dependency and the lack of stable housing. The amendment to S. 256 recognizes that victims of domestic violence are in a dangerous situation and should not be forced from housing due their financial difficulties.

We commend you on your efforts to ensure that those who are affected by domestic violence are taken into consideration when the Senate reviews this legislation.

Sincerely,

JILL MORRIS,
Public Policy Director.

Mr. LEAHY. Congress must recognize that victims of domestic violence face dangerous situations and should not be forced from housing due to their financial difficulties. We cannot force

women and children who have endured domestic violence from safe spaces that provide the stability needed to make a new life.

EXHIBIT 1

(Purpose: To protect victims of domestic violence who file for bankruptcy from summary eviction if their physical well-being is threatened)

On page 156, line 18, insert “, unless the debtor certifies under penalty of perjury that the debtor is a victim of domestic violence whose physical well-being or whose children's physical well-being would be threatened if relief from the stay is granted” before the semicolon.

REGULATING CREDIT CARDS

Mrs. FEINSTEIN. I appreciate the willingness of the chairman and ranking member of the Banking Committee to work with Senators KYL, BROWNBACK, and me on this important issue. And I understand that the Banking Committee has an interest in regulating credit cards.

I would like to state here, for the record, the key points of the agreement that we have arrived at:

Senators SHELBY and SARBANES have agreed to hold a hearing within 6 months on the substance of the amendment to the Bankruptcy Bill that Senator KYL, BROWNBACK, and I offered, on increasing notice to credit card holders who pay only their minimum monthly payments. I understand that this hearing will address a set of issues relating to credit cards and consumer rights. However, I also understand that Senators SHELBY and SARBANES will ensure that the substance of agreement, will be directly considered, and will be an area of focus, during that hearing, and that I will be afforded the opportunity to testify.

I understand that Senators SHELBY and SARBANES will work with me, with Senator KYL, and with members of the Banking Committee to ensure that this issue and my bill are carefully considered. My bill would give those consumers who make only the minimum required payments for 6 months detailed notice about the interest and length of time that it will take them to pay their own individual debt and interest.

Because the chairman and ranking member of the Banking Committee agree to take these actions, I will agree to withdraw my amendment. Do Senators SHELBY and SARBANES agree?

Mr. SHELBY. I absolutely agree with Senator FEINSTEIN and look forward to working with the Senator.

I say to Senator SARBANES, through the course of the debate on the bankruptcy bill it has become clear that there are many Senators who have concerns about numerous aspects of the credit card industry.

I want to indicate for the record that I share many of these concerns. Furthermore, I want to point out that I am aware of his particular concerns as well

as those of Senators KYL and FEINSTEIN.

Mr. SARBANES. I thank Chairman SHELBY and Senator FEINSTEIN. I appreciate their interest in this matter and believe these are serious issues that merit further attention.

Mr. SHELBY. I fully agree and therefore I am willing to commit to holding a hearing in the Banking Committee to examine the practices within the credit card industry. I believe it is our responsibility to develop a complete record on these matters so that we can make informed judgments as to whether we need to take any specific actions.

I look forward to obtaining input from Senator SARBANES and from Senators KYL and FEINSTEIN in putting together this hearing.

Mr. SARBANES. I thank Chairman SHELBY for his leadership on this issue. I look forward to working with the Senator on developing a hearing at which the Banking Committee will receive testimony on credit card disclosures and other practices. A number of Senators have raised significant issues regarding the credit card industry and I appreciate the Senator's willingness to examine them and hear all interested Senators.

Mr. SHELBY. I agree.

Mr. SARBANES. I will support the Chairman's efforts.

MORNING BUSINESS

Mr. GRASSLEY. Mr. President, I ask unanimous consent that there now be a period for the transaction of morning business, with Senators permitted to speak for up to 10 minutes each.

The PRESIDING OFFICER. Without objection, it is so ordered.

COMMEMORATING THE 60TH ANNIVERSARY OF THE BATTLE OF IWO JIMA

Mrs. DOLE. Mr. President; this month marks the 60th anniversary of the victory at Iwo Jima. That battle is remembered as one of the bloodiest in Marine Corps history. Approximately 70,000 American and 22,000 Japanese troops engaged in a month long battle for the Pacific Island that was critical to the air bombardment of mainland Japan. The heroic achievements of our nation's warriors throughout this treacherous battle attest to the courage and character not only of the brave men who fought there, but of our nation as a whole.

The island of Iwo Jima consists of coarse volcanic sand that impeded the movement of men and machines as they struggled up the beach. Unable to dig fighting holes, the Marines were sitting ducks for the Japanese gunners hiding in a network of caves. Suribachi, the 550-foot volcanic mountain at the island's southern end, allowed Japanese gunners to zero in on

every inch of the landing beach. Blockhouses and pillboxes flanked the landing areas, leading historians to describe the attack as "throwing human flesh against reinforced concrete." The 36-day assault on Iwo Jima resulted in more than 23,200 Americans wounded, and another 6,800 who paid the ultimate price.

The battle, which involved the largest number of Marines committed to a single operation during World War II, featured superior service cooperation. The Navy-Marine Corps team functioned as a model of efficiency. To make victory possible, more than 450 ships massed in the surrounding waters. Among those ships was the aircraft carrier USS *Saratoga*, and on board that ship was my brother, John Hanford. Having graduated from Duke University and joined the Navy at 19, he became an aviation supply officer. John's battle station was a 20 millimeter gun battery, where he led a 15-man team. Tasked with laying an impenetrable curtain of anti-aircraft fire, the 20 millimeter batteries provided the ship's last line of defense from attacking Japanese Zeros and kamikazes.

The *Saratoga* was part of the legendary Task Force 58, commanded by the superb strategist, Vice Admiral Marc Mitscher, who executed a diversionary air bombardment of Japan on the initial days of the Iwo Jima assault. On February 21st, the *Saratoga* and three destroyers moved south, to provide direct air support for the Marines on Iwo Jima. Although the 20 millimeter batteries were effective out to a mile, the low cloud layer that day as the *Saratoga* came on station, forced my brother and the rest of the crew to mount a desperate, close-in defense of the ship.

In full view of Mt. Suribachi, the *Saratoga* was subjected to two waves of Japanese air attacks. During the first wave, her radar picked up a large threat, estimated at 20 to 25 planes. Despite the deadly anti-aircraft fire, within 3 minutes three bombs plunged into the *Saratoga*, immediately followed by four kamikaze hits.

Her crew fought fires blazing in the hangar deck, and her planes were directed to land on the nearby escort carriers. Roughly 2 hours later, five kamikazes targeted her again. Four were shot down but one dropped a bomb, which exploded over her flight deck before the plane itself bounced over the side. During the air attacks, the crew could see the USS *Bismarck* being struck by a kamikaze and minutes later sinking with a crew of 218 aboard. The *Saratoga's* losses were 192 sailors and Marines wounded, 123 killed or missing. And, as a youngster growing up in Salisbury, NC, I well remember my revered big brother coming home on what was called "survivor's leave."

Though extremely costly, the ability to launch and recover aircraft on Iwo

Jima was critical to the strategic bombing campaign and ultimately to the American victory in the Japanese theater. The island's capture served to increase the operating range, payload, and survival rate of the big bombers. While the monthly tonnage of high explosives dropped on Imperial Japan increased eleven-fold during March alone, the greatest value of Iwo Jima was to serve as an emergency landing field for crippled B-29s returning from bombing runs. By war's end, a total of 2,400 bombers carrying over 27,000 crewmen made forced landings on the island. Without control of Iwo Jima, many of these men would have been lost at sea. Noted one B-29 pilot, "whenever I landed on the island, I thanked God for the men who fought for it."

One of the many heroes of the fierce land battle was PFC Jack Lucas, born and raised in North Carolina. He is the Nation's youngest Medal of Honor recipient of the 20th century and the youngest Marine ever to receive that award. Anxious to fight for his country, this son of a tobacco farmer forged his mother's signature and enlisted in the Marine Corps at age 14. Frustrated with an assignment to a training command, he stowed away on a ship bound for Iwo Jima. Six days after his 17th birthday, he and three other men were attacked by grenades. The men jumped into a shallow hole; as a grenade landed next to them, Private Lucas threw his body over it. When another grenade landed close by, Private Lucas pulled it under him and absorbed the blasts of both grenades with his body, saving his fellow Marines from certain injury and possible death. Miraculously, he survived. Bob and I have had the privilege of several visits with Jack and his wonderful wife.

Private Lucas is a representative of what has been hailed as "The Greatest Generation." As evidenced by America's triumphs in numerous conflicts since World War II, the traits, the spirit of the Greatest Generation have certainly been passed on. Today, approximately 14,000 Marines of the Second Marine Expeditionary Force, based in North Carolina, are in the process of deploying to Iraq to continue fighting for freedom. I am very proud to recognize 41 Marine lieutenants who are sitting in the gallery today. These young men and women are the newest bearers of the torch of freedom so proudly carried by the Iwo Jima veterans. This platoon of recently commissioned officers is about to finish training, and in a few short months many of them will find themselves in direct combat supporting the global war against terrorism.

I applaud their selfless act, volunteering to serve our Nation during this time of war; they represent our Nation's best. I have no doubt that these young officers will have the privilege

of leading many men and women who possess the same qualities of tenacity and valor displayed by Private Lucas.

I could not agree more with Jack Lucas who recently said, "I am so proud of the people who serve today, whether in peacetime or in war. You can't do anything better than serve America . . . I love our government and our military and I think it's the most honorable thing a man or woman can do".

The battle of Iwo Jima resulted in 27 Medals of Honor being awarded to Marines and sailors, many posthumously, more than awarded for any other operation during World War II. Commander of the Pacific Fleet, ADM Chester Nimitz, immortalized the spirit of the battle noting that "among the Americans who served on Iwo Island, uncommon valor was a common virtue." The Marines present here today, as well as all of our military members serving around the globe, are continuously making sacrifices to protect our freedoms. I am certain that they, too, possess the uncommon valor which has made our Nation so strong in the past, and will keep her strong well into the future.

Mr. DURBIN. Will the Senator yield for a question?

Mrs. DOLE. Yes.

Mr. DURBIN. At the outset, I thank my colleague from North Carolina for coming to the floor and reminding us of this wonderful chapter in American history, where the men who were on Iwo Jima and all the men and women who fought in World War II demonstrated such uncommon valor that inspires us even to this day. The story the Senator has told us of Mr. Lucas is nothing short of incredible: This 14-year-old boy performed feats of courage which are almost unparalleled. In fact, as the Senator noted, he is the youngest recipient of the Congressional Medal of Honor, which I am sure is a great source of pride.

The first job I ever had as a college intern in the Senate was for Senator Paul Douglas of Illinois, who enlisted in the Marine Corps at the age of 50 and went through training at Parris Island, fought in Okinawa and was injured, as Senator Bob Dole was injured, with a serious injury to his left arm.

I have always had a special spot in my heart for the men and women who serve in the Marine Corps, and I just want to join the Senator from North Carolina in making certain that this is bipartisan and nonpartisan in our salute to the Marine Corps, all the men and women in uniform, and particularly the great veterans of World War II and Iowa Germany.

Mrs. DOLE. I thank the Senator for his comments.

The PRESIDING OFFICER. The Senator from Rhode Island.

Mr. REED. Mr. President, I, too, want to commend Senator DOLE for her

stirring comments about the valiant Marines on Iwo Jima. My brother was a Marine officer. I followed not in the Marine Corps but to West Point, so one of us was right.

SOCIAL SECURITY REFORM

Mr. REED. Mr. President, I rise today to express my deep concern about the direction that the President is taking the country in terms of our Nation's commitment to providing retirement security to the elderly and income security to the disabled, widows, and survivors. I am speaking, of course, about the President's plan for privatizing Social Security.

President Bush writes in his recently released Economic Report of the President, "The greatest fiscal challenges we face arise from the aging of our society." Yet his annual Economic Report devotes little more than a page and a half to this important subject.

As his Economic Report reveals, the President has no real plan to address the fiscal challenges arising from the retirement of the baby boom generation, let alone a plan to fix Social Security. All the President has is an unaffordable plan to create private retirement accounts, with few specifics and many unanswered questions.

That is not stopping the President from barnstorming the country telling the American people that Social Security is a sinking ship and private accounts are the lifeboats into which we should jump. But the administration is manufacturing a crisis that does not exist in order to dismantle Social Security.

Despite the administration's claims, Social Security will remain solvent for nearly 50 more years. Even after that, Social Security would still be able to pay 70 to 80 percent of benefits. Modest changes to the system would enable Social Security to pay full benefits well beyond the next 50 years.

No other retirement system or Fortune 500 company in the United States can make that same claim. In fact, the weakness of traditional pensions makes Social Security look like the most secure part of our retirement system right now.

To put the problem into perspective, making the Bush administration's four enacted tax cuts permanent would cost three to five times more than the Social Security shortfall over the next 75 years.

For over 60 years, Social Security has provided a dependable and predictable stream of income to retired or disabled workers, their dependents and their survivors. Forty-eight million men, women, and children rely on Social Security benefits each month to help them live with dignity. The benefits are protected from inflation and one cannot outlive them.

Social Security is an insurance program, not an investment plan, and pri-

vate accounts would destroy much of the insurance value of the program. More than one-quarter of Social Security benefits go to survivors and disabled workers and their families, and these benefits would be at risk under the President's proposal.

We all acknowledge the long-term fiscal imbalance of the Social Security trust fund. However, it is equally critical to recognize that the President's private accounts do absolutely nothing to address this imbalance, as a senior administration official recently acknowledged. In fact, diverting payroll tax revenues exacerbates insolvency and accelerates the date of trust fund imbalance.

For obvious reasons, the President has not mentioned this or other facts that are so critical to the Social Security trust fund. His privatization scheme requires cutting benefits by more than 40 percent, even for those who choose not to invest in privatized accounts.

Those choosing a private account could be hit with an additional "privatization tax" of 70 percent or more of the value of their account, which would be deducted from their Social Security benefits upon retirement.

President Bush has urged Congress to fix Social Security for younger workers and not pass on the problem to future generations. However, the President's plan for private accounts would place a huge burden on our children and grandchildren by increasing Federal debt by over \$750 billion in just the next 10 years. This debt would rise to nearly \$5 trillion over the first 20 years that the plan is in place.

The President's private accounts would cut Social Security's funding, weaken the program, and make its financial problems worse, not better. In short, private accounts pose a serious threat to the future economic security of all Americans, particularly the most vulnerable members of our society.

This is why last week I joined 41 of my fellow Democratic senators in calling on the President to publicly and unambiguously abandon his support for private accounts funded with Social Security dollars or cuts in guaranteed benefits.

At a time when our country is saving so little and fewer employers are offering traditional pension plans, Social Security's predictable, inflation-protected benefits that can't be outlived occupy a critical role in ensuring our retirement security.

Before we can roll up our sleeves and delve into the very serious question of shoring up Social Security for all, we must set aside ideology and acknowledge the demographic and fiscal challenges facing this bedrock retirement security program.

I want to work with President Bush to promote personal wealth and saving through investment, but not at the

cost of Social Security. I urge the President to take private accounts off the table so that we might achieve bipartisan agreement to strengthen Social Security for the long-term and enhance the retirement security of all Americans.

I yield the floor.

"MADD AT GM" CAMPAIGN

Mr. DEWINE. Mr. President, I come to the Senate this afternoon in disbelief and sadness and a little anger. I am angry, sad, at the blatant disregard for common sense in a new ad campaign being promoted by a prominent trade association.

The American Beverage Licensees, or ABL, has launched a campaign entitled "MADD at GM"—MADD referencing Mothers Against Driving Drunk, with the aim of stopping the charitable donations General Motors gives to Mothers Against Driving Drunk.

ABL claims that MADD has a "neoprohibitionist agenda." Yes, the neoprohibitionist agenda is what they claim.

They claim that MADD "wants to criminalize social drinking by preventing designated drivers from drinking before they get behind the wheel." Apparently in their world, designated drivers ought to be able to have a few drinks before getting on the road. In most people's world, that defies all common sense.

In honor of MADD's 20th anniversary in 2000, General Motors made a commitment to contribute \$2.5 million over 5 years to MADD to combat underage drinking, for underage drinking prevention, and drunk driving victim assistance, a very laudable goal. I applaud General Motors for doing this. But what has happened is, with General Motors' funding commitment now expired, ABL has seen this as the perfect opportunity to attack General Motors. They are attacking a noble cause, and their attack makes no sense.

ABL's smear campaign against General Motors and MADD has taken many forms—an Internet Web site, print advertisements, TV ads during NASCAR events, and through promotional materials distributed at bars, restaurants, and other ABL member locations throughout the country. I have brought two of these ads with me to the Senate floor this afternoon. Let me show the first ad.

This first advertisement plays off the well-known board game Monopoly. It explicitly states that by purchasing a General Motors car, any American is funding his or her own arrest. How absurd. It suggests that because General Motors supports MADD and MADD is against drinking and driving that somehow General Motors is to blame if you get arrested for being over the legal drinking limit. But last time I checked, in this country we arrest people who have broken the law. And in